



Yvonne M. White
President

National Association for the Advancement of Colored People Michigan State Conference of NAACP

November 8, 2007

TESTIMONY IN SUPPORT OF HB 5250

Locations

Albion
Ann Arbor
Battle Creek
Bay City
Detroit Central
Detroit Southwest
Eastern Michigan University
Ferris State University
Flint
Grand Rapids
Hamtramck
Highland Park
Jackson County
Kalamazoo
Lake & Newago Counties
Lansing
Lenawee County
Macomb County
Monroe County
Muskegon
Niles
Northern Oakland County
Oak Park High School
Olivet College
Port Huron
River Rouge/Ecorse
Saginaw
Southern Oakland County
Three Rivers
Twin City Area
University of Michigan
Van Buren County
Western Wayne County
Ypsilanti/Willow Run

Greetings to the Hon. Virgil Smith, chair of the House Insurance Committee, and fellow committee members as well as the Hon. Bettie Cook-Scott. The Michigan State Conference of the NAACP would like to go on record as testifying in support of House Bill 5250.

Based on research done by a number of entities such as Gov. Granholm's administration, there are clearly discrepancies and inequities in the way insurance companies determine premiums here in Michigan. Thus, HB 5250 is a step in the right direction in terms of making sure insurance rates are fair and affordable for all, especially in lieu of Michigan's requirement for drivers to carry no-fault insurance at a minimum.

Taking a look at the problem of unaffordable insurance rates require for us to assess the problem on many levels. For instance, due to the fact that our constituents and members are far more likely to be stopped by law enforcement because of racial profiling, the burden of unaffordable insurance rates becomes unbearable.

Therefore, the Michigan State Conference of the NAACP strongly urges you to pass HB 5250 out of committee and fight for its passage on the floor. Insurance rates are a large draw on the income of working class and poor further reducing their ability to provide a decent quality of life for their children and all of Michigan's children.

If you have any questions or need more information please call Brian H. White, Public Policy Director, at (313)213-5383. Thank you, in advance, for your time and effort in ensuring that HB 5250 passes out of committee and subsequently out of the House.

Sincerely,

Yvonne M. White

Brian H. White

Jerome L. Reide, Chair, Legal Redress